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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re: **Case No. 10-72883 RN**
LILIAN GRACE PICKETT ABRENICA, **Chapter 13**
Debtor. **DECLARATION OF DEBTOR IN**
SUPPORT OF DEBTOR'S MOTION TO
VALUE LIEN

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I, Lilian Abrenica, declare:

1. I am the debtor in the above-captioned case.
2. The facts contained herein are true and correct and if called upon as a witness I can testify competently as to them.
3. At the time I filed my chapter 13 case, on November 8, 2010, I was the owner of the real property located at 4797 Fair Avenue, Oakland, CA 94619 (the "property").
4. I am informed and believe that on the date I filed my case, my property was worth approximately \$500,000.00.
5. The property is encumbered by a First Deed of Trust in favor of Aurora Loan Services, LLC in the sum of \$609,304.70, as evidenced by its proof of claim filed on December 16, 2010, a copy of which is attached as Exhibit A and made a part hereof.

1 6. JPMorgan Chase Bank, NA is the beneficiary of a Second Deed of
2 Trust against the property in the sum of \$71,878.35, as evidenced by
3 its proof of claim filed on December 13, 2010, a copy of which is
4 attached as Exhibit B and made a part hereof.

5 I declare under penalty of perjury under the laws of the State of
6 California that the foregoing is true and correct.

7 Dated: January 4, 2011

/s/ Lilian Abrenica
LILIAN ABRENICA